(e.g., mobile phone network **40**, the Internet **10**, or both), and may reduce the total cost of ownership by limiting the amount of data communication through mobile phone network **40** that takes place (e.g., at the expense of user **21**). In some embodiments, the data (e.g., nuggets **78** and **79**) on the phone (e.g., **41**) is synchronized with data on server **15** to ensure that the user (e.g., **21**) has access to updated information both on their phone (e.g., **41**) and on the web (i.e., Internet **10**, which may be accessed, at least by user **23**, through computer **13**, for instance).

[**0204**] In certain embodiments, data is compressed, encrypted, or both, for communication with the mobile phone or device (e.g., between module **501** and module **503** or between the first software module **61** and the second software module **72**). In addition, in some embodiments, alerts may provide substantially real time notification of various events or activities that can be sent to a phone (e.g., **41**) running module **501** (an example of module **72**, or a portion thereof). For example, alerts may inform the user of an important or critical event such as a large withdrawal from their account or a flight cancellation, flight changes, gate changes, or the like. And in particular embodiments, module **505** (e.g., MOBILE SERVICES™ module or CELLTRUST WALLET MOBILE SERVICES™ module) or module **507** (e.g., PERSONAL PORTAL™ module or CELLTRUST PERSONAL PORTAL™ module, such as via an extranet at my.celltrust.com) (or both) provides a middle tier between an application running on a server (e.g., server **15**) and a phone (e.g., **43**) running module **501**. In addition, in some embodiments, module **507** provides a middle tier between users (e.g., **23**) operating on their computers (e.g., **13**) and module **505**, module **501**, or both. In some embodiments, module **503** may provide information (e.g., from Personal Data Providers **509**) to module **507**, which may then be provided to module **505**, module **501** (e.g., on the mobile phones), or both.

[**0205**] Further, in certain embodiments, module **507** (an example of part of first software module **61** or part of website **65**) is a web application that enables users (e.g., **21** to **23**) to access and modify various information, such as their personal information, such as their card information for example, on the web (e.g., through the Internet **10** and web site **65**). In some embodiments, module **507** uses module **505** to communicate and synchronize users' information with their mobile phone. In a number of embodiments, module **503**, module **507**, module **505**, or a combination thereof, can also be used by third parties (e.g., **31** to **33**) or Personal Data Providers **509** to send, receive, or both, information to (or from) mobile phones (e.g., **41** to **43**) running module **501** (e.g., second software module **72**). For example, a bank such as WELLS FARGO™ bank may be able to send alerts to their customers' mobile phones (e.g., **41** to **43**) and to provide them with the latest bank account information, for instance. Another example (e.g., of a third party **31** to **33**) is an airline such as SOUTHWEST AIRLINES™, which may send their customers (e.g., **41** to **43**) up-to-the-minute gate and cancellation information, as appropriate.

[**0206**] In a particular example of an embodiment, SMIM platform **500**, which includes embodiments of first software module **61** and second software module **72**, provides functionality and features that include substantially secure storage of cards and information, including, for example, credit cards, bank cards, identification cards such as a driver's license to identify a person, loyalty cards, for instance, for grocery stores such as SAFEWAY™, and ALBERTSONS™, and retail stores such as The GAP™, and STARBUCKS™, frequent flyer programs, rewards programs, membership cards, video clubs, library cards, insurance cards, for instance, health, auto, or life, and login and password information, and the like. Various embodiments may provide a combination of the items or information described herein or (e.g., any information or data) that is typically found or has been known to have been carried in a person's wallet or purse, for example, or equivalent functionality.

[**0207**] Further, some embodiments of the invention include central, secured, and backed up storage, for example, through module **61**, server **15**, or both. In various embodiments, a user (e.g., **21** to **23**) may enter the data once (e.g., into their phone **41** to **43**, into website **65**, etc.) and may use such information, for example, as long as it remains current. In addition, in particular embodiments, a user (e.g., **21** to **23**) may be able to easily replace a particular phone (e.g., user **21** may be able to replace mobile phone **41**), a carrier or service provider (e.g., of mobile phone network **40**), or both, without re-entering personal information. Further, in this particular embodiment, a user (e.g., **21** to **23**) may have access to their personal information from virtually anywhere (e.g., through their mobile phone).

[**0208**] In addition, particular embodiments that provide alerts to inform users of important changes, are configurable. In some such embodiments, the user (e.g., **21** to **23**) may select which nuggets of information or changes are important to them such that the user should be alerted when the information is updated (e.g., immediately) and which should be stored for later review, for instance. Certain embodiments may provide immediate or near-immediate notification. Specifically, in some embodiments, a message may pop up on the mobile phone (e.g., **41** to **43**) to alert the user (e.g., **21** to **23**) of an event. In this embodiment, users can then bring up MICRO AGENT, or second software module **72**, for detailed information about the event.

[**0209**] In some embodiments, a user can use module **501**, or second software module **72** to take an immediate action. For example, if the user is informed of a large withdrawal from their account, the user may be able to use module **501**, or second software module **72** to inform the bank (which may be one of the third parties **31** to **33** or a Personal Data Providers **509**, for example) of possible fraud or mistake. Hence, in this particular embodiment, banks or other financial institutions may be able to limit their liability or reduce their losses by immediately putting the account under investigation. In various embodiments, users may take control of their data by putting their personal information in SMIM platform **500** or system **100**. In many embodiments, users' personal information is not stored on an employers' server where the employer controls the information and has the ability, or even the legal right, to access it. Further, in some embodiments, users (e.g., **21** to **23**) can change jobs without the need for re-entering their data over again.

[**0210**] Moreover, certain embodiments of the invention may use mobile phones (e.g., **41** to **43**) to provide certain identification card functions. For example, mobile phone **42** may be used to identify user **22**. Personal information stored